

## The Children's Health Insurance Program (CHIP)

June 3, 2005

## **DID YOU KNOW?**

- According to 2003 U.S. Census data, Texas has the highest rate of uninsured children in the country, with 21.6 percent of children--1.4 million children--lacking healthcare coverage.
- Nearly ninety percent of uninsured children have at least one working parent.
- As a result of cuts approved by the Texas Legislature, CHIP enrollment has dropped by 180,450 children since cuts took effect on September 1, 2003, from 507,259 children enrolled in September, 2003 to 326,809 children enrolled in May, 2005 (TX Health & Human Services Commission).
- All 326,809 children enrolled in CHIP lost dental, vision and hospice services.

## THE GOOD NEWS: CHIP HAS BEEN PARTIALLY RESTORED!

- The Good News is that the Texas Legislature made important progress in restoring CHIP coverage and benefits during the 2005 Legislative Session.
  - ✓ Dental, vision, hospice and mental health benefits have been restored to the CHIP benefits package
  - ✓ Premiums have been reduced for families and will be more convenient for families to pay.
  - ✓ Additional funds were allocated to increase CHIP enrollment.
  - ✓ A provision requires the Texas Health and Human Services Commission to request additional funding from the Legislature if there is a CHIP shortfall before imposing a wait list, enrollment cap, or cuts to eligibility or benefits.
- It will be critical to inform families about restored services and benefits.

## **ABOUT CHIP:**

- CHIP provides low-cost health coverage for uninsured children that earn too much to qualify for Medicaid but cannot afford private health insurance. The top limit of eligibility for a family of three in 2005 is \$32,180--200% of the federal poverty level. Children are covered from birth through 19.
- Benefits include: checkups, doctor visits, immunizations, prescriptions, hospitalization, specialty care,
- mental health, dental and vision care. There are no pre-existing condition requirements.
- Families can download applications at www.texcarepartnership.com or by calling 1-800-647-6558.

For more information, contact the Children's Defense Fund of Texas, 713.664.4080, cdftexas.org